Does your roof need to be repaired or replaced?



For most of us, repairing or replacing a roof is not a do-it-yourself project. In fact, climbing on the roof is never a good idea for a nonprofessional. But, understanding a few things about your roof and taking the time to conduct some simple checks can help you better identify when it's time to call in reinforcements.

It all begins with knowing the signs of an aging or defective roof – which we've divided into the categories below. Use these tips to evaluate your roof and determine if you need a professional inspection, as doing so may help you avoid spending excessive money on unnecessary repairs or, more importantly, avoid damage to your home.

Warning signs you'll see from the street or yard:
• Shingles that do not lay flat, but curl or buckle
• A roof that looks old or irregular
• Black spots or lines on the roof (most likely from algae)
• A sagging roof (might be seen from the street or from inside the attic)

Warning signs you'll see on a ladder:
• Shingle granules (the rough, grainy texture on the shingles) in the gutter
• Bald spots on the shingles where granules have worn away
• Cracks in the shingles
• Crumbling shingles
• Chimney flashing made of tar or roof cement instead of metal
• Moss on or between the shingles
• Roof valleys (the places where two roof slopes come together) that leak

Warning signs you'll see in the attic:

• Improper ventilation from appliances and bathroom vents (they should not expel into the attic)
• Daylight (you do not want to see light through the roof boards)
• Moisture in the insulation
• Wet or damp spots on roof boards, supporting beams or the attic floor
• Dark marks on the roof boards
• Mold or fungus

Other factors for you to consider:
• Age – the typical roof should last 20-25 years
• Neighbors who are reroofing, assuming your houses were built around the same time
• Harsh climate or environment

A well-maintained roof protects your home and your possessions, and these simple checks will help you know when it’s time to seek professional assistance.

And if you want even more peace of mind, talk to an insurance agent about homeowners insurance that’s right for you. Find a local, independent agency.